

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
ADAMCZYK, KAMILA § Case No. 15-03997 JSB
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/06/2015 . The undersigned trustee was appointed on 02/10/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 6,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	20.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 5,980.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/15/2015 and the deadline for filing governmental claims was 08/05/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,350.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,350.00 , for a total compensation of \$ 1,350.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/16/2015 By: /s/Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 15-03997 Judge: Janet S. Baer
Case Name: ADAMCZYK, KAMILA

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 02/06/15 (f)
341(a) Meeting Date: 03/12/15
Claims Bar Date: 07/15/15

For Period Ending: 09/16/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Personal Checking account with Amerinca Charted Ba per order 5/12/15	500.00	0.00		500.00	FA
2. Household Goods, Used Furniture and Personal Elect	1,500.00	0.00		0.00	FA
3. Used personal electronics & music	200.00	0.00		0.00	FA
4. Used Personal Clothing	800.00	0.00		0.00	FA
5. Costume Jewelry	500.00	0.00		0.00	FA
6. 2010 Audi Q5 -mother has possession and makes all sold back to Debtor per order 5/12/15	17,000.00	6,349.00		5,500.00	FA
7. 2010 Mercedes Benz C300	17,000.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$37,500.00	\$6,349.00		\$6,000.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

July 24, 2015, 12:39 pm Primary asset was debtor interest in vehicle. Trustee sold vehicle back to debtor for \$6,000, paid in full. Claims bar date passed. UST investigating former business, KER Logistics, will follow up with UST as to potential assets. Large deficiency claims for truck leases with KER. If no further assets, will file final report by year end.

Initial Projected Date of Final Report (TFR): 12/30/15

Current Projected Date of Final Report (TFR): 12/30/15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-03997 -JSB
Case Name: ADAMCZYK, KAMILA

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7469 Checking Account (Non-Interest Earn

Taxpayer ID No: *****4194
For Period Ending: 09/16/15

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/08/15	1, 6	CHASE - CASHIER'S CHECK REMITTER: KAMILA ADAMCZYK	BALANCE FORWARD 2010 AUDI Q5, checking acct [dkt27]	1129-000	6,000.00		0.00 6,000.00
07/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	5,990.00
08/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	5,980.00
COLUMN TOTALS					6,000.00	20.00	5,980.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					6,000.00	20.00	
Less: Payments to Debtors						0.00	
Net					6,000.00	20.00	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****7469					6,000.00	20.00	5,980.00
					6,000.00	20.00	5,980.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 6,000.00 20.00

EXHIBIT C						
Page 1			ANALYSIS CLAIMS REGISTER-PRIORITY CLAIMS			Date: September 16, 2015
Case Number: 15-03997			Claim Class Sequence			
Debtor Name: ADAMCZYK, KAMILA						
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 2100-00	Joseph A. Baldi, Trustee c/o Baldi Berg, Ltd. 20 N Clark Street, Ste. 200 Chicago, Illinois 60602	Administrative		\$1,350.00	\$0.00	\$1,350.00
001 3110-00	BALDI BERG 20 NORTH CLARK STREET SUITE 200 CHICAGO, IL 60602	Administrative		\$1,566.50	\$0.00	\$1,566.50
000001 070 7100-00	PNC Bank, National Association Jennifer E Frick c/o Crowley & Lamb PC 221 N LaSalle Street Suite 1550 Chicago, IL 60601	Unsecured (1-1) Modified on 3/31/15 to correct creditor address (GB).		\$112,973.24	\$0.00	\$112,973.24
000002 070 7100-90	Capital One (USA) N.A. by American InfoSource LP as Agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured (2-1) Modified on 5/8/15 to correct creditor name (GB).		\$421.23	\$0.00	\$421.23
000003 070 7100-00	Small Business Financial Services LLC 7316 Wisconsin Ave Ste 350 Bethesda, MD 20814	Unsecured guaranty of corporate loan -amended to unsecured 8/7/15		\$117,120.00	\$0.00	\$117,120.00
000004 070 7100-90	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$899.35	\$0.00	\$899.35
000005 070 7100-90	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$1,569.05	\$0.00	\$1,569.05
000006A 070 7100-00	Vehicle Lenders Group LLC 23 Berry Hill Rd. Oyster Bay, NY 11771	Unsecured (6-1) Account Number (last 4 digits):0302 secured by vehicle not property of estate Object to secured status -amended to unsecured 8/7/15		\$45,771.91	\$0.00	\$45,771.91
000007 070 7100-00	Vehicle Lenders Group LLC 23 Berry Hill Rd. Oyster Bay, NY 11771	Unsecured (7-1) Account Number (last 4 digits):0226 personal guarantee of lease for vehicle leased by KER object to secured status -amended to unsecured 8/7/15		\$21,899.42	\$0.00	\$21,899.42

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EXHIBIT C
ANALYSIS CLAIMS REGISTER-PRIORITY CLAIMS

Date: September 16, 2015

Case Number: 15-03997 Claim Class Sequence
Debtor Name: ADAMCZYK, KAMILA

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000008	Stearns Equipment Finance	Unsecured		\$55,389.93	\$0.00	\$55,389.93
070	Delta Management Group Inc		personal guarantee of KER truck leases			
7100-00	2499 Rice St Suite 245 St Paul, MN 55113					
Case Totals:				\$358,960.63	\$0.00	\$358,960.63

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-03997 JSB

Case Name: ADAMCZYK, KAMILA

Trustee Name: Joseph A. Baldi

Balance on hand \$ 5,980.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi	\$ 1,350.00	\$ 0.00	\$ 1,350.00
Attorney for Trustee Fees: BALDI BERG	\$ 1,566.50	\$ 0.00	\$ 1,566.50

Total to be paid for chapter 7 administrative expenses \$ 2,916.50

Remaining Balance \$ 3,063.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 356,044.13 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	PNC Bank, National Association	\$ 112,973.24	\$ 0.00	\$ 972.05
000002	Capital One (USA) N.A. by	\$ 421.23	\$ 0.00	\$ 3.62
000003	Small Business Financial Services LLC	\$ 117,120.00	\$ 0.00	\$ 1,007.73
000004	PYOD, LLC its successors and assigns as	\$ 899.35	\$ 0.00	\$ 7.74
000005	PYOD, LLC its successors and assigns as	\$ 1,569.05	\$ 0.00	\$ 13.50
000006A	Vehicle Lenders Group LLC	\$ 45,771.91	\$ 0.00	\$ 393.84
000007	Vehicle Lenders Group LLC	\$ 21,899.42	\$ 0.00	\$ 188.43
000008	Stearns Equipment Finance	\$ 55,389.93	\$ 0.00	\$ 476.59
Total to be paid to timely general unsecured creditors			\$	3,063.50
Remaining Balance			\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE